**REMARKS**

Claims 30, 31, and 33-36 are presently pending and stand rejected. Claims 1-29 and 32 are cancelled without prejudice.

Claim 33 was objected to because of informalities. Office Action ("OA") at 2. Assignee has amended claim 33. Assignee believes that claim 33 as amended overcomes the objection.

Claim 30, rejected under 35 U.S.C. § 103(a) as obvious from Husain in view of Kushwaha. Examiner states that "Husain teaches a method of secure application and authorization of an account (Col. 5, lines 3-32) including having a mobile terminal (Fig. 20 [20]) comprising an output for transmitting an application for credit over a first network (Col. 5 lines 3-13 & 33-51)…". OA at 3.

In Husain, "the subscriber applies for a subscriber account with a provider of a subscriber account…". Husain, Col. 5, Lines 14-15, see also, Fig. 1, [11]. "Upon receiving the application in step 12 the payment processor performs due diligence on the received application." Col. 5, Lines 52-54; see also, Fig. 1, [12]. "Once the legitimacy of the business entity is verified and the business or personal guarantor's credit is cleared for providing the business with a subscriber account in step 13, a transaction processing device … is provided to the subscriber." Col. 5, Lines 61-66 (Emphasis Added); see also Fig. 1 [13]. "Fig. 2 shows a pictorial representation of a transaction processing device 20 of the preferred embodiment". Husain, Col. 6, Lines 5-6.

From Figure 1, and the foregoing discussion in Husain, Col. 5, it can be seen that "the subscriber applies for a subscriber account" (Husain Col. 5, Lines 14-15), prior to when "a transaction processing device … is provided to the subscriber." Col. 5, Lines 61-66. Since Husain, Figure 1 teaches that "Provide Transaction Processing Device [which Examiner appears to read the "mobile terminal" limitation on] to Subscriber", (Figure 1 [13]) is after "Receive Application for Subscriber Account", (Figure 1, [11]), the transaction processing device does not include the claimed "output for transmitting an application for credit over a first network".

While Examiner refers to Col. 5, Lines 3-13 and Lines 33-51, Assignee respectfully submits that there is no teaching of using the device of Fig. 2, [20] "for

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transmitting an application for credit over a first network". Accordingly, for this reason alone, Assignee respectfully traverses the rejection to claim 30, and dependent claims 31, and 33-36.

Moreover, Examiner claims that "Husain teaches the use of wireless devices including PDAs and cellular phones, but differs from the claimed invention by not explicitly reciting the second network comprises a GGSN. ... At the time the invention was made, it would have been obvious to one of ordinary skill in the art to implement the invention of Husain after modifying it to incorporate the GGSN of Kushwaha. One of ordinary skill in the art would have been motivated to do so since a GGSN is required backend equipment for providing General Packet Radio Service within a GSM network." OA at 3-4.

It is believed that Examiner bases the assertion that "Husain teaches the use of wireless devices including PDAs and cellular phones", based on Husain, Figure 2 [20], since no other citation is provided. Assignee respectfully submits that Husain, Figure 2 [20], is no other citation is provided. As noted above, Fig. 2 shows a pictorial representation of a transaction processing device 20 of the preferred embodiment. As shown in Fig. 2, transaction processing device includes a display screen 21, keypad 22 and card reader 23." However, it is respectfully submitted that Husain, Figure 2 [20] does not comprise a transceiver, microphone or speakers. Thus it is respectfully submitted that Husain does not teach or fairly suggest "wireless devices, including PDAs and cellular phones". There would be no motivation to modify Husain to incorporate the GGSN of Kushwaha, because the "transaction processing device 20" would not be able to communication with the GGSN of Kushwaha. Even still, the proposed combination would not include "an input for receiving account information associated with the application for credit over a second network, said second network comprising a Gateway GPRS Service Node" because the "transaction processing device" in Husain is not even a wireless device.

Accordingly, for this reason alone, Assignee respectfully traverse the rejection to claim 30 and dependent claims 31, and 33-36.

**Conclusion**

For the foregoing reasons, each of the pending claims are allowable making the application in a condition for allowance. A notice of allowance is respectfully requested. It is believed that no fee is due, however, to the extent that any fee is due, the Commissioner is hereby authorized to charge such fee to charge account 13-0017.

Respectfully submitted,

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